

# Chapter 2

## Lesson 4

### Goals, Priorities, Lifestyle

**Theme: Goals**

#### **Lesson Objective:**

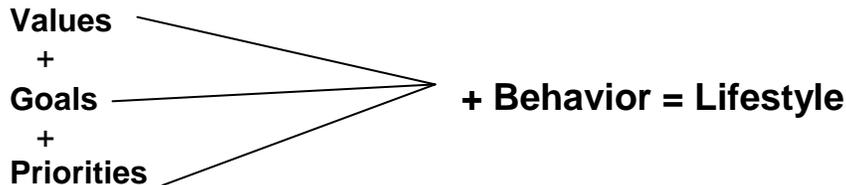
Students will show understanding of setting priorities. Students will show awareness of how values, goals, priorities, behavior and lifestyle are connected. (See matrix for Arizona Academic/Adult Standards).

#### **Steps to Follow:**

**“ You can’t always get what you want, but if you try sometimes, you just might find, you get what you need” --Rolling Stones song**

1. Students rehearse self-talk litany verbatim. Remind: Definitions of “value” “goal”.  
Ask: Why spend two lessons working on goals?
2. Discuss quotation. Remind: We know from life and Lesson 2, values can conflict. Goals also can conflict, e.g. your boss's goal is for you to be at work by 7:30 AM, your goal is to sleep as late as possible, sometimes getting to work late. Or you have \$200. You want to buy new clothes, but the rent is due. How do these conflicts interfere with decision-making? With behavior?
3. Define “wants” “needs”, “priorities.” Discuss *Scenarios S1* to infer characteristics of “priorities” and “prioritizing”. If students need more experience with priorities, use **Enrichment** activities; see **Lesson 4 Background**.
4. Using ideas from the discussion, complete *PRIORITIES: The Web S2*. Recommended ideas to include:
  - Set priorities by determining your most important values and goals.
  - In the same situation, different people may prioritize values and goals differently.
  - Priorities can change as the situation changes; acting on your priorities shows what’s important to you.
  - Priorities aren’t always obvious, thinking about how to prioritize values and goals ahead of time can help you think more clearly in a tough situation.
  - It’s good to think of as many ideas as you can before you prioritize them (goals, for example).
  - Don’t forget the other ideas just because they aren’t priorities.
  - “Needs” out rank “wants” but balance is wise.

5. Draw the diagram (shown below), on the board. Discuss how a person's values, goals, priorities in addition to how they decide to behave define their lifestyle. Recommended ideas to include:
- A person's lifestyle shows what is important to that person.
  - Acting on priorities may require tough choices to "walk the walk, not just talk the talk."
  - A person's values, goals, priorities should drive his behavior.
  - A person's values, goals, priorities should determine his lifestyle, not the reverse.
  - Ask how values, goals and priorities are affected by what a person thinks (self talk) and feels.
  - When in a crisis, when stressed or pressured, values are strong, but goals, priorities and behavior can get off track. Give examples.



6. Complete *EYE ON THE PRIZE TIMELINE S3*. May refer to *Values* worksheet from Lesson 2 and *GOALS IN MY LIFETIME* Lesson 3.

## Materials:

*Scenarios S1*  
*PRIORITIES: The Web S2*  
*EYE ON THE PRIZE TIMELINE S3*  
*Values* worksheet from Lesson 2  
*GOALS IN MY LIFETIME* Lesson 3

## Evaluation:

Rubric

## Enrichment:

*Discuss:* "Crisis doesn't build character, it reveals it." Define character. Can a person's situation or lifestyle, affect his values and goals? Does the outer environment lead the inner person or vice versa?

*Wants and Needs EN1*  
*Personal Spending Plan EN2*  
*Budget Guidelines EN3*  
*How Important are These Job Factors to You? EN4*  
*Dream a Little Dream EN5*

## Scenarios

S1

### #1

An 8-year-old boy steals a soda and chips from the Circle K. Going just by his behavior in this situation, list 3 of his possible values (what he thinks is important) and 2 possible goals.

- Values
  
- Goals

He gets caught by the police. List 3 of his values and 2 of his goals.

- Values
  
- Goals
  
- Have his priorities changed? List 3 reasons why or why not?

His father picks him up at the police station and takes him home. His father is a minister. Going just by what you know of the father's behavior past and present, list 3 of his values and 2 goals. How do they affect what the father says and does to the son?

- Father's values
  
- Father's goals

What if the boy was hurt during the crime or the crime was more serious, would the boy's or father's goals change? What about his priorities? How?

### #2

Sam was 30 when he had a serious accident. He was in the hospital for 3 weeks before the doctors determined that he would live. He was in the hospital and in a coma for 4 1/2 months. Despite busy schedules, his mother, father, two younger sisters and numerous male and female friends took turns staying by his side at all times. He was never alone. They'd read to him, talk, and listen to music, or just stroke his hand. What values, priorities and goals do you see in action here? Can you guess anything about Sam's values and goals before the accident?

Parents:

Friends:

Guesses about Sam:

Before his accident, Sam was a foreman at a construction site; he'll never be able to do that work again. In addition to working, he was 5 credits away from his MBA. When he awoke from the coma, everyone was ecstatic. However, Sam's doctors told him, he couldn't live alone, drive a car or work for 7 months. He was overwhelmed. Fortunately, he'll be able to recover almost completely, if he does physical therapy twice a week for 10 weeks, once a week for 10 weeks. If you were Sam, what would be your values and goals? Prioritize them. Explain how you decided your priorities.

Values:

Prioritized values:

Goals:

Prioritized goals:



## Wants And Needs

EN1

What's the difference between a need and a want?

Are wants and needs the same for everyone? No, it depends on other factors.

Identify the following as a **want (W)** or a **need (N)**. This is your personal choice – there are no right or wrong answers.

- \_\_\_\_\_ car
- \_\_\_\_\_ telephone
- \_\_\_\_\_ cable TV
- \_\_\_\_\_ eat out once a week
- \_\_\_\_\_ go to the movies every
- \_\_\_\_\_ buy new clothes every month
- \_\_\_\_\_ visit dentist regularly
- \_\_\_\_\_ go to the gym regularly
- \_\_\_\_\_ vacation
- \_\_\_\_\_ contribute to savings account every payday
- \_\_\_\_\_ have a pet
- \_\_\_\_\_ regular doctor's visits
- \_\_\_\_\_ homeowner's or renter's insurance
- \_\_\_\_\_ other \_\_\_\_\_
- \_\_\_\_\_ other \_\_\_\_\_

### Think About It:

1. List ways to reduce the amount of money that's spent on two of your needs.
2. How do values influence your wants and needs?
3. How are wants affected by your thoughts and feelings? How can this lead to trouble?

# Personal Spending Plan

EN2

## Three Steps to Reality (Chapters 3 & 4 have more budget activities)

Sometimes it's hard to stay motivated to stay in school or to challenge yourself to keep training to learn more skills. One of the ways to do this is to develop your own monthly budget for the lifestyle you'd like. **Follow Sam and see how he finances his lifestyle.**

### SAM'S WANTS

Sam is 19 years old, has his GED and some experience with home fix-it projects. He's just gotten a new, full time (40 hours/week) job as an associate at Home Depot. Although he's only been on the job for 3 weeks, he likes it because he's learning computer, customer service and inventory skills. Upon completing his 3 month probationary period, he'll be eligible for health and dental insurance benefits. He wants to move out of his parents' house, share an apartment with a friend and buy a car. Sam has had problems with money before and his parents have rescued him. He decides to stand on his own this time. He comes up with a **3-step plan**.

### Step 1: List monthly expenses. How much will my lifestyle cost?

<b>Housing</b>	<b>\$ 300.00</b>
<b>Utilities (gas and electricity)</b>	<b>60.00</b>
<b>Clothing</b>	<b>100.00</b>
<b>Telephone</b>	<b>50.00</b>
<b>Health</b>	
<b>Medical Insurance</b>	<b>40.00</b>
<b>Dental</b>	<b>35.00</b>
<b>Prescriptions</b>	<b>25.00</b>
<b>Car</b>	
<b>Payment</b>	<b>100.00</b>
<b>Gas &amp; Maintenance</b>	<b>75.00</b>
<b>Insurance</b>	<b>100.00</b>
<b>Food/household maintenance (paper products, detergent)</b>	<b>210.00</b>
<b>Eating out</b>	<b>100.00</b>
<b>Entertainment</b>	<b>100.00</b>
<b>Cable</b>	<b>25.00</b>
<b>Credit card payment</b>	<b>41.50</b>
<b>Personal hygiene (hair cut, shampoo)</b>	<b>50.00</b>
<b>Total Monthly Expenses</b>	<b>\$ 1421.50</b>

### Step 2: How much should I save for emergencies and unexpected expenses? (Most money managers suggest 20% of your total monthly expenses.)

20% of my **TOTAL MONTHLY EXPENSES**       $\$ 1421.50 \times .20 = \$ 284.30$

## Personal Spending Plan (Page 2)

EN2

<b>Revised Total Monthly Expenses</b>	<b>\$ 1421.50 + 284.30 =</b>	<b>\$ 1,705.80</b>
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**Step 3: Match expenses and income. Yikes!! I earn \$ 894.00 a month after deductions.**

### Here's What Sam Decided

#### Goals for next 3 months

**Pay off \$350.00 credit card debt. Don't charge, pay cash. Move in with sister. Baby sit Tuesday and Thursday nights for her two children while sister works. Stay healthy. Be a responsible employee. Ask about extra hours. Cut down on every expense. Take the bus or pay sister to drive me to work. When I get off probationary work period, ask what I need to do to get a raise. Open a savings account and deposit all money left after expenses.**

#### Goals for next 6 months

**If living with sister is going OK, look for a reliable used car. If living with sister isn't OK, look for another living situation. Do what supervisor suggested to get a raise. May need additional job.**

EXPENSES	OLD	NEW
<b>Housing</b>	<b>\$ 300.00</b>	<b>\$ 50.00</b>
<b>Utilities (gas and electricity)</b>	<b>60.00</b>	<b>10.00</b>
<b>Clothing</b>	<b>100.00</b>	<b>0.00</b>
<b>Telephone</b>	<b>50.00</b>	<b>20.00</b>
<b>Health</b>		
<b>Medical Insurance</b>	<b>40.00</b>	<b>40.00</b>
<b>Dental</b>	<b>35.00</b>	<b>35.00</b>
<b>Prescriptions</b>	<b>25.00</b>	<b>25.00</b>
<b>Car</b>		<b>0.00</b>
<b>Payment</b>	<b>100.00</b>	
<b>Gas &amp; Maintenance</b>	<b>75.00</b>	
<b>Insurance</b>	<b>100.00</b>	
<b>Food/household maintenance (paper products, detergent)</b>	<b>210.00</b>	<b>140.00</b>
<b>Eating out</b>	<b>100.00</b>	<b>30.00</b>
<b>Entertainment</b>	<b>100.00</b>	<b>40.00</b>
<b>Cable</b>	<b>25.00</b>	<b>0.00</b>
<b>Credit card payment</b>	<b>41.50</b>	<b>350.00</b>
<b>Personal hygiene (hair cut, shampoo)</b>	<b>50.00</b>	<b>25.00</b>
<b>Total Monthly Expenses</b>	<b>\$ 1421.50</b>	<b>\$ 765.00</b>

## Personal Spending Plan (Page 3) EN2

Sam's monthly income after taxes is \$ 894.00. The first month he'll open a savings account and deposit \$ 129.00. Sam will have no more credit card payment; he'll deposit \$ 479.00 in his savings account for the next 2 months.

Sam has a plan. List 3 problems that could interfere with his plan. Give him advice how he could overcome each problem.

Based on Sam's behavior, what are his priorities? Name at least 3 of his most important values?

His most important goals?

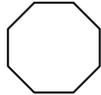
## Budget Guidelines

EN3

One budget won't work for everyone. However, the chart below shows general guidelines for the percent of income that might be spent on budget expenses.

Lower Income	Expenses	Average Income
30-40%	Housing and Utilities	25-30%
17-22%	Food	10-20%
12-20%	Transportation	18-20%
3-6%	Clothing / personal care	6-8%
6-8%	Medical Care	7-10%
8-10%	Education, entertainment	10-14%
3-8%	Retirement	8-12%

Think About It:



1. Are your expenses within the "guidelines" for your income?
2. How would your lifestyle change if you were forced to cut your budget by 10%?
3. In what areas do you spend too much money?
4. How do values influence your spending habits?

## Budget Guidelines (Page 2)

EN3

Do the Math:

- A. Pick a yearly income, \$ 15,000.00, for example. This is a “lower income” on the chart above.
- B. Use the chart to calculate the amount of money you should budget for each expense. If you use a calculator, show what percentage you’re using.

C.

Lower Income	Expenses	Amount of money budgeted
30-40%	Housing and Utilities	\$
17-22%	Food	\$
12-20%	Transportation	\$
3-6%	Clothing / personal care	\$
6-8%	Medical Care	\$
8-10%	Education, entertainment	\$
3-8%	Retirement	\$

Do math work here:

## How Important Are These Job Factors To You?

EN4

### Think About It:

1. Look at your Work Values (Chapter 2 Lesson 2)
2. Think about your wants and needs. Don't forget the self-talk litany. Now prioritize your work values (Write 1, 2, 3 and so on...next to the value).
3. Name two jobs you'd like to do, that you think would fit with your top 3 important work values.
  
4. Your answers could change. List at least 3 reasons your priorities might change:  
In 1 year?  
  
In 5 years?  
  
In 10 years?
  
5. How might they change if you were:  
A single parent raising two children?  
  
A 50-year-old person thinking ahead to retirement?  
  
Recently married and planning to buy a new car and home?

## **How Important Are These Job Factors To You? (Page 2)**

**EN4**

Look at all your answers. Write three paragraphs describing how your work values and priorities could change over the next 10 years. One paragraph topic could be about the values and priorities that you think will not change.

## Dream a Little Dream

EN5

Sometimes people will say, “Oh, that’s a dream, it’ll never happen.” Or, “Stop wasting your time day dreaming.” Imagination is very important when you’re thinking about your goals. Just wishing or dreaming, likely won’t make dreams come true, but sometimes with a good plan, you can make things take shape.

Imagine you are granted three wishes. What do you wish?  
No! You can’t wish for more wishes!

1.

2.

3.





